

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

46810
Morton & Craig LLC
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In Re:

CARMEN FLORES



Order Filed on October 9, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

Case number: 17-30193

Hearing Date: 9-11-18

Judge: (JNP)

ORDER FOR ARREARAGE CURE, REGULAR MONTHLY PAYMENTS, INSURANCE, COUNSEL FEES, AND STAY RELIEF AND CO-DEBTOR RELIEF UNDER CERTAIN CIRCUMSTANCES

The relief set forth on page number two (2) through three (3) is hereby **ORDERED**.

DATED: October 9, 2018

A handwritten signature in dark ink, appearing to read "JNP", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Carmen Flores

Case No: 17-30193

Caption of Order: Order for arrearage cure, regular monthly payments, insurance, counsel fees, and stay relief and co-debtor relief under certain circumstances

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Ally Financial, with the appearance of Andrew Thomas Archer, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Ally Financial (“Ally”) is the holder of a first purchase money security interest encumbering a 2010 Kia Forte bearing vehicle identification number KNAFU6A20A5278030.**
- 2. That the debtor’s account has arrears through August 2018 in the amount of \$2,716.78.**
- 3. That the debtor is to cure the arrearage set forth in paragraph two (2) above as follows:**
 - a. The debtor is to make a payment of \$855.00 by September 30, 2018 or Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification of default with the Court and serving it on the debtor and her attorney.**
 - b. Following the payment set forth in paragraph 3(a) above, the debtor is to cure the remaining arrears by making her regular monthly payment of \$252.90 plus an additional \$310.30 (for a total monthly payment of \$563.20) for the months of September 2018 through February 2019.**
- 4. That commencing September 2018, if the debtor fails to make any monthly payment to Ally within thirty (30) days after each payment falls due, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification of default with the Court and serving it on the debtor and her attorney.**

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- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Ally Financial must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Ally shall be entitled to stay relief and co-debtor relief as to the co-debtor Wilfredo Ramirez upon filing a certification that insurance has lapsed and serving such certification on the debtor and her attorney.**
- 6. That the terms of this Order above shall survive any conversion of this case to a case under any other chapter of the Bankruptcy Code.**
- 7. That the debtor is to pay Ally Financial a counsel fee of \$531.00 through her chapter 13 bankruptcy plan.**